

SERFF Tracking Number: UHLC-126816170 State: Arkansas
Filing Company: UnitedHealthcare Insurance Company State Tracking Number: 46804
Company Tracking Number: BA25102ST
TOI: MS08G Group Medicare Supplement - Standard Sub-TOI: MS08G.001 Plan A 2010
Plans 2010
Product Name: GROUP MEDICARE SUPPLEMENT
Project Name/Number: PRINT AD/BA25102ST

Filing at a Glance

Company: UnitedHealthcare Insurance Company

Product Name: GROUP MEDICARE SUPPLEMENT SERFF Tr Num: UHLC-126816170 State: Arkansas

TOI: MS08G Group Medicare Supplement - Standard Plans 2010 SERFF Status: Closed-Filed State Tr Num: 46804

Sub-TOI: MS08G.001 Plan A 2010 Co Tr Num: BA25102ST State Status: Filed-Closed
Filing Type: Advertisement Reviewer(s): Stephanie Fowler

Authors: Michelle Ambach, Tammy Frederick, Bobbie Walton

Date Submitted: 09/15/2010

Disposition Date: 09/16/2010

Implementation Date Requested: On Approval

Disposition Status: Filed

State Filing Description:

Implementation Date:

General Information

Project Name: PRINT AD

Project Number: BA25102ST

Requested Filing Mode: File & Use

Explanation for Combination/Other:

Submission Type: New Submission

Overall Rate Impact:

Filing Status Changed: 09/16/2010

Status of Filing in Domicile: Pending

Date Approved in Domicile:

Domicile Status Comments:

Market Type: Group

Group Market Size: Large

Group Market Type: Association

Explanation for Other Group Market Type:

State Status Changed: 09/16/2010

Deemer Date:

Created By: Michelle Ambach

Submitted By: Bobbie Walton

Corresponding Filing Tracking Number:

BA25102ST

Filing Description:

We enclose for your information and review, proof copies of advertising for use in connection with the AARP group health insurance program. This advertising is new and does not replace any material previously submitted to the Department.

This Invitation to Inquire is a Medicare Supplement Advertisement. Final production of the enclosed advertising will show the component number on the bottom left hand corner of the Print Ad.

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The attached brochure was filed with CMS on August 31, 2010 for review and approval of the content related to the federally regulated plans.

Company and Contact

Filing Contact Information

Susan Cipollo, Director Susan_J_Cipollo@uhc.com
 680 Blair Mill Rd. 215-902-8444 [Phone]
 Horsham, PA 19044 215-902-8813 [FAX]

Filing Company Information

UnitedHealthcare Insurance Company CoCode: 79413 State of Domicile: Connecticut
 185 Asylum Street Group Code: 707 Company Type: Life and Health
 Hartford, CT 06103 Group Name: State ID Number:
 (860) 702-5000 ext. [Phone] FEIN Number: 36-2739571

Filing Fees

Fee Required? Yes
 Fee Amount: \$50.00
 Retaliatory? No
 Fee Explanation: \$50 PER COMPONENT - 1 COMPONENT = \$50
 Per Company: No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
UnitedHealthcare Insurance Company	\$50.00	09/15/2010	39538763

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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Filed	Stephanie Fowler	09/16/2010	09/16/2010

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Disposition

Disposition Date: 09/16/2010

Implementation Date:

Status: Filed

Comment:

Rate data does NOT apply to filing.

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Schedule Form	Schedule Item	Schedule Item Status	Public Access
	BROCHURE	Filed	Yes

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Form Schedule

Lead Form Number: BA25102ST

Schedule Item	Form Number	Form Type	Form Name	Action	Action Specific Data	Readability	Attachment
Filed 09/16/2010 T	BA25102S	Advertising	BROCHURE	Initial		45.000	BA25102ST- brochure_bol ded- SEN.pdf



**Whatever your Medicare needs,
we can help you choose the
solution that's right for you.**



Understanding your Medicare choices.

When it comes to choosing your Medicare coverage, deciding on the right plan can sometimes be confusing. Looking over this information is a good start.

For more than 25 years, UnitedHealthcare Insurance Company (UnitedHealthcare) and its affiliates have provided health plans for people age 65 or older and people with certain disabilities.

UnitedHealthcare offers plans for many types of needs and budgets. Nearly 1 in 5 people eligible for Medicare choose one of our solutions.* These plans include AARP®-branded health plans, SecureHorizons® Plans, Evercare® Plans and UnitedHealthcare Community Plans.

No matter what your situation may be, chances are we have a plan for you if:

- You're now eligible for Medicare, due to age or disability, and choosing your first plan
- You decide to change your current coverage
- You have some retiree coverage and need a Medicare prescription drug or medical plan to round out your coverage
- You're on Medicaid and eligible for Medicare

**While your needs may change,
your coverage stays United.**

*Source: UnitedHealth Group 2009 Annual Report,
www.UnitedHealthGroup.com.

A good place to start.

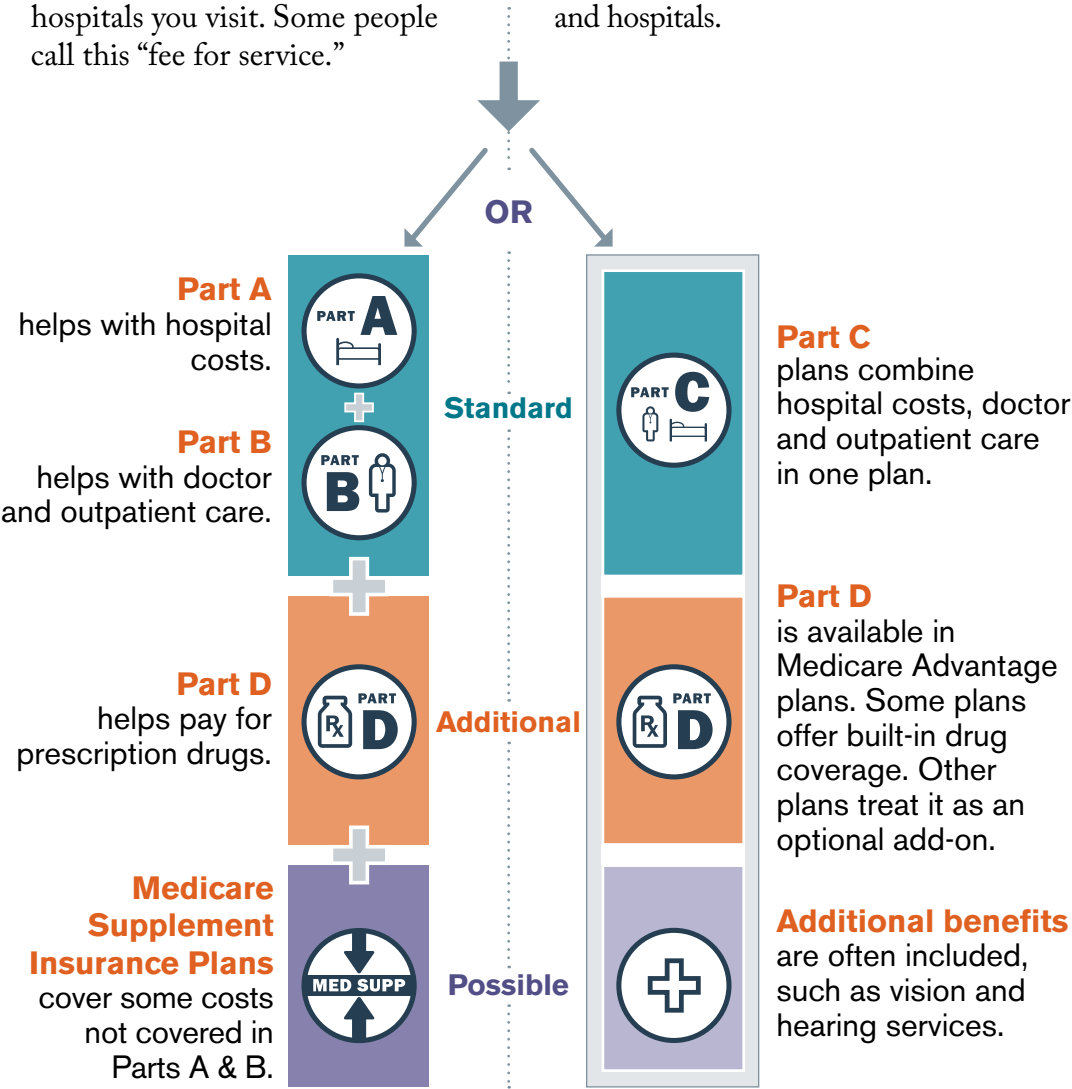
Your most important decision may be whether you want Medicare (Parts A & B) or Medicare Advantage (Part C). Once you make this decision, there are other things to consider.

Medicare (Parts A & B)

Is provided by the government and government subcontractors. Medicare pays fees for your care directly to the doctors and hospitals you visit. Some people call this “fee for service.”

Medicare Advantage (Part C)

Is provided by private companies approved by Medicare. Medicare pays a fixed fee to the plan for your care. Then the plan pays the doctors and hospitals.



Medicare Prescription Drug Plans (Part D)

“I’m looking for a plan that helps me pay for my prescription drugs.”



Do you have Medicare Parts A & B? If so, you can get help paying for prescription drugs through a stand-alone **Medicare Prescription Drug Plan (Part D)**. These plans are only offered by private insurance companies, including UnitedHealthcare, and are approved by Medicare. If you’re choosing a Part D plan, it’s helpful to remember what drugs you take and what pharmacies you go to. You’ll also want to know what plans are available in your area. Costs and the covered drugs can vary from plan to plan.

If you do not enroll when you are first eligible, you may have a late-enrollment penalty.

If any of the following describe you, you may want to consider a stand-alone Medicare Prescription Drug Plan:

- I am enrolled in Medicare Parts A & B.
- I want to have insurance protection in case my prescription drug needs change.
- I have a Medicare Supplemental Insurance plan and want drug coverage.

UnitedHealthcare offers the following national Medicare Prescription Drug Plans (Part D) that may meet your needs:

AARP | **MedicareRx Plans**
insured through **UnitedHealthcare**

Another choice is to receive your Part D drug coverage through a Medicare Advantage Plan.

Medicare Supplement Insurance Plans

“I want a plan that can help me
pay for some of the medical costs
Medicare doesn’t pay.”



While Medicare Parts A & B will cover many health care expenses, you’ll still be responsible for some costs. To help pay these expenses, many people get a **Medicare Supplement Insurance Plan** from a private insurance company. The plan will make sure some of or all of your costs are covered, which could save you money.

You may want to consider a Medicare Supplement Insurance Plan if any of these describe you:

- I want to know that I’m covered for some expenses not paid by Medicare.
- I like the freedom of going to doctors, specialists, or hospitals of my choice, without referrals, as long as they accept Medicare patients.
- I travel and want to know if my coverage moves with me when I see doctors and visit hospitals at home and around the United States.

UnitedHealthcare offers the following Medicare Supplement Insurance Plans that may meet your needs:



The AARP Medicare Supplement Insurance Plans carry the AARP name and UnitedHealthcare pays a royalty fee to AARP for use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members. Neither AARP nor its affiliate is the insurer.

Not connected with or endorsed by the U.S. Government or the federal Medicare program.

Medicare Advantage Plans (Part C)

“I’d like a single plan that helps me with my medical and drug costs – with a few extras, like vision care, thrown in.”



An alternative to Medicare Parts A & B is a **Medicare Advantage Plan (Part C)**, which is operated through a private insurance company.

These plans pay for doctor’s visits, hospital costs, and, in many cases, prescription drug coverage. They may also include additional benefits like vision, hearing, dental or health and wellness programs. Some plans allow you to visit any provider that accepts Medicare patients. Others have a network of doctors and hospitals.

A Medicare Advantage Plan may be the right choice if any of these fit your description:

- I like the idea of having a low or \$0 monthly premium.
- I want the ease of one plan that provides a variety of health care services.

Some plans have a \$0 monthly plan premium. You will have to continue to pay your Part B premium and your Part A premium if you have one.

UnitedHealthcare offers the following Medicare Advantage Plans (Part C) that may meet your needs:

AARP | **MedicareComplete**[®]
from **SecureHorizons**

Chronic Illness Special Needs Plans

“I want a plan that helps me manage my long-term illness.”



If you have a chronic illness such as diabetes or heart disease, you may want a **Chronic Illness Special Needs Plan**. This type of Medicare Advantage Plan offers extra support to cope with complex health issues. These programs are designed to help you stay healthier while lowering your overall costs. Each plan has its own network of doctors and hospitals that work together to provide your care.

If any of these apply to you, you may want to look into a Special Needs Plan:

- I have a specific long-term illness like diabetes, cardiovascular disease or chronic heart failure.
- I need additional benefits and services not covered by Medicare, like annual physical exams and a 24-hour Nurseline.

UnitedHealthcare offers the following Chronic Illness Special Needs Plans that could be right for you:



Institutional Special Needs Plans

“I want a plan that takes care of my needs in a nursing home.”



Nursing home residents need specialized care. If you'd like extra care and personal attention while you're in a nursing home, an **Institutional Special Needs Plan** may be right for you.

When you have an Evercare plan instead of Medicare, you receive the services of a Nurse Practitioner. You also receive more benefits than Medicare, including Part D coverage.

If any of the following describe you and the type of care you'd like to receive while in a nursing home, you may want to consider an Institutional Special Needs Plan:

- I'd like to receive more communication between my family, doctors and nursing home staff.
- I want to stay in familiar surroundings for routine tests, treatments and skilled nursing care.

UnitedHealthcare offers the following Institutional Special Needs Plans that may meet your needs:



Dual-eligible Special Needs Plans

“I want a plan that works with Medicaid to help me get more benefits at no extra cost”



Having a limited income doesn't have to mean limited benefits. If you have Medicare Parts A & B and are eligible for state Medicaid benefits (or “dual-eligible”), you may want a **Dual Special Needs Plan**.

This is a kind of Medicare Advantage Plan that offers extra benefits and services beyond what is covered by Medicare or Medicaid. These plans include prescription drug coverage and may help you lower your overall costs. Each plan has its own network of doctors and hospitals that will work together to provide you with coordinated and personalized care.

If any of the following describes your situation, you may want a Dual Special Needs Plan:

- I'm enrolled in a State Medical Assistance (Medicaid) program.
- I want a plan that works with my state benefits to help me get more personalized care.
- I want a plan that covers prescription drugs and offers extra benefits Medicare and Medicaid don't cover.

UnitedHealthcare offers the following Dual Special Needs Plans that may meet your needs:



The benefit information provided herein is a brief summary, not a comprehensive description of benefits. For more information contact the plan.

The family of UnitedHealthcare® Medicare Solutions plans includes Part D Prescription Drug Plans, Medicare Supplement Insurance Plans and Medicare Advantage Plans featuring the UnitedHealthcare®, AARP®, SecureHorizons®, Evercare® or AmeriChoice® brand names. Plans are insured or covered by an affiliate of UnitedHealthcare Insurance Company, a Medicare Advantage Organization with a Medicare contract and a Medicare-approved Part D sponsor.

AARP is not an insurance agency or carrier and does not employ or endorse insurance agents, producers, brokers, representatives or advisors.

AARP does not recommend health related products, services, insurance or programs. You are strongly encouraged to evaluate your needs.

The AARP® Medicare Supplement Insurance Plans, AARP® MedicareComplete® and AARP® MedicareRx plans carry the AARP name, and UnitedHealthcare pays a royalty fee to AARP for the use of the AARP intellectual property. Amounts paid are used for the general purposes of AARP and its members. Neither AARP nor its affiliate is the insurer.

AARP Medicare Supplement Insurance Plans are group insurance plans and are insured by **UnitedHealthcare Insurance Company** (UnitedHealthcare) Horsham, PA (**UnitedHealthcare Insurance Company** of New York (United Healthcare), Islandia, NY, for New York residents). Policy Form No. GRP 79171 GPS-I (G-36000-4). Each insurer has sole responsibility for its own products. In some states plans may be available to persons eligible for Medicare by reason of disability.

All plans may not be available in your state/area. Call to receive complete information including benefits, costs, eligibility requirements, exclusions and limitations.

This is a solicitation of insurance. A licensed agent/producer may contact you.

Want more information?



Call **1-877-787-6564**, TTY **771**,
8 a.m. - 8 p.m. local time, 7 days a week
to learn more about our plans.



Or visit us online at
www.UHCMedicareSolutions.com



**Get answers.
Medicare made clear.**

